

REMINDER! FEHB/PSHB Programs Open Season – November 10 thru December 8. See page 2.

2025 Chapter 1192 Officers & Board Members

President (Acting),	Mary Alice Binder	509.378.2494
Vice President,	Vacant	
Secretary,	Vacant	
Treasurer,	Liz Bowers	509.430.1836
Alzheimer's,	Larry Williams	509.783.8554
Caller Coordinator,	Darleen Wall	509.308.2765
Legislative,	Mary Alice Binder	509.378.2494
Membership,	Johanna Caylor	509.375.0739
NARFE-PAC,	Mary Alice Binder	509.378.2494
Newsletter,	Mary Alice Binder	509.378.2494
Public Relations,	Mary Alice Binder	509.378.2494
Service Officer,	Nancy Crosby	509.735.3288
Sunshine,	Faye Vlieger	509.961.1095
Webmaster,	Larry Williams	509.783.8554

CHAPTER MEETINGS/PROGRAMS

Meetings: 1st Wednesdays, except July/August

11:30 a.m., CG Public House and Catering, Kennewick

Lunch: \$25; RESERVATIONS REQUIRED

(Vegetarian meals available, if ordered ahead)

Avoid a charge! Cancel reservations you can't keep!

(Board meetings are virtual; contact Nancy Crosby for Zoom link. Next meeting: November 10, 1:30 p.m.)

Upcoming Chapter Meetings

November 5 – Annual chapter “white elephant” fundraiser for the NARFE Alzheimer’s Research Fund.

Items needed! (See page 4.)

Menu: roasted turkey, stuffing, mashed potatoes, corn, cranberry sauce, salad, dessert



November 2, Daylight Saving Time ends. Fall back!

December 3 – Jeff Peterson and his mellow trumpet return with a holiday music program of soft jazz and voice!

Menu: CG meatloaf, salad, veggies, scalloped potatoes, roll, dessert



For Chapter and National-Only Members Outside the Tri-Cities Area!

You are **MOST WELCOME** to attend a chapter meeting, including lunch! A **RESERVATION IS NEEDED**. Please call Nancy Crosby or Darleen Wall by noon, Sunday, prior to a chapter meeting. See phone numbers, above.

November – December, Volume 2025, Issue 6

President (Acting) – Mary Binder

With all that is in flux as this newsletter is written, I pondered how to begin this column. After some thought, I am opting to focus first on several positives!



- ◆ Our chapter still exists, is meeting and is viable as you'll read in this newsletter.
 - ◆ We have 10 more members than last year at this time! It has been great to see several new faces at our chapter meetings. Johanna, our membership coordinator, has been a busy gal.
 - ◆ Our chapter's finances remain solid as you'll read in Treasurer Liz's report, page 4. Good news to have.
 - ◆ Our hospitality coordinator/service officer, Nancy, has good news, too, regarding our 2026 contract with CG Public House! See her article, page 2.
 - ◆ NARFE/the chapter have had visibility at several “outreach” events locally and in other parts of Eastern Washington this fall. See pictures and summary information, page 3.
 - ◆ Chapter Alzheimer's Coordinator Larry is reporting receiving donations for the Alzheimer's Research Fund during our annual fall fundraising activities.
 - ◆ We have 3 new volunteers to assist with “calling” members for our monthly meetings! This helps our caller coordinator, Darleen, and the other callers.
 - ◆ And, Faye, our sunshine coordinator, has continued to work to bring some sunshine, and comfort, to members and/or their families.
 - ◆ See page 2 for a chapter officer election update.
- So, yes, many positives for us and our chapter, and much for which to say, *thank you for your support*.

Switching gears – these are definitely challenging times. If you are a furloughed federal employee, or retiring early or out of a job due to government downsizing, we feel for you. Then, too, being a retiree on a fixed income is bringing its own issues with living costs and healthcare premiums increasing. While I wish there were easy answers to these and other challenges, there often is not. However, there are numerous helpful resources. Hopefully, this newsletter will provide you some.

Happy Holidays

Update – Chapter Officers, 2026/2027

As this newsletter is finalized, below is an update on the chapter's elected officer positions for the next 2-year cycle:

President (Acting) – Mary Binder

Vice President – Vacant

Secretary – Vacant

Treasurer – Liz Bowers

With no new candidates, both Mary and Liz have agreed to stay in their positions. So, unless other members step forward to serve there will be no November elections and no need for a December installation ceremony.

TEAMWORK from all will keep the chapter viable!

Hospitality Coordinator – Nancy Crosby

I am pleased to report the chapter's contract with CG Public House & Catering has been renewed for 2026 AND the meal price remains the same at \$25 per meal. The price includes table set up, meal service and AV support. Menus are planned from January through June and will be on the chapter website, www.narfe1192.org, in chapter newsletters, and provided to members who receive monthly calls about the meetings. Gluten free and vegetarian meals remain options when ordered in advance.



Service Officer – Nancy Crosby

With the government shutdown, having the chapter's health fair, October 20, Richland Public Library, was touch and go, but in the end, it was a "go!" Although attendance was lower than we'd hoped for due to the limited time to promote the event, those who attended were able to talk with several healthcare providers and our area's "SHIBA" representative – Statewide Health Insurance Benefits Advisors.



The 2026 premiums "rate charts" are now available. As expected, premiums are increasing – on average, 12.3%. Our NARFE Washington State Federation website, www.narfe.org/wa/ has a link to the charts; or, another option, go to <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>. Changes can be made for 2026 even during the government shutdown. Suggestion: Take a few minutes to review your plan, the costs, etc., even if you are satisfied with your plan. Most plans have at least some changes.

Reminders!

- Periodically check your personal information on the NARFE website. Is it up to date? After logging in, go to the "For Members" tab, then the "Log in to the Member Portal" tab. Scroll down to the "Profile" tab.



- Then, too, is all your "designated beneficiaries" information up to date for things like life insurance, Roth accounts, the Thrift Savings Plan?
- NARFE's F-100 booklet, *Be Prepared for Life's Events*, is a great tool. It is available on the NARFE website and at chapter meetings.
- The NARFE fall webinars focus primarily on health-benefits related information. For the November line up and October "on demand webinars," see page 59, November NARFE Magazine. These webinars are provided through NARFE's Federal Benefits Institute and are free to members.



NARFE FEDERAL BENEFITS INSTITUTE

Yes, a busy and challenging time. If you have questions or need assistance, including contacting your health benefits provider, please contact me. **(Ph: 509.735.3288; leave a message and I will return your call.)**

WSF Eastern Washington VP – Mary Binder

It has been a busy fall "outreach" season on the eastern side of Washington state. Here is a recap:

- September 13, Moses Lake, Walk to End Alzheimer's. NARFE member Christine Price helped me at the NARFE table. Thank you, Christine.
- October 11, Yakima, Walk to End Alzheimer's. NARFE members Charles Rinker and Bonnie Mayer helped staff the NARFE table. Thank you, Charles and Bonnie!
- October 18, Yakima, Stand Down and Veterans Benefit Fair.

Charles Rinker again helped!

To note, the Wenatchee Walk to End Alzheimer's was rescheduled from September 27 to October 18 due to poor air quality from fires. Hopefully, NARFE can be at that Walk in 2026.



The NARFE Washington State Federation Annual Meeting was virtual, October 28. Hopefully, many WSF members took advantage of this free opportunity to learn more about the federation and get NARFE updates. There will be a recap at the November chapter meeting.

Next, good "bylaws" news! The member-approved revised federation bylaws have also been approved at NARFE headquarters.



Questions? Issues? Please feel free to contact me. Email: mary_binder@msn.com; phone/text: 509.378.2494.

NARFE's annual photo contest is underway!
Photos accepted through March 6 for the 2027 calendar.

Theme – Our American Adventure.

Details at: www.narfe.org/photocontest.



Public Relations – Mary Binder

It has been a busy fall “outreach” season! NARFE and the chapter have been visible to hundreds of attendees at several area and regional events, and to more than 100 vendors. Besides attending regional events highlighted on page 2, below are some area events where we had a NARFE and chapter presence:

- ♦ **September 18**, 30th Annual All Community Senior Picnic, HAPO Center, Pasco. Between meeting with vendors and attendees, it was a busy day! The Center was set up for 500 attendees. Vendors were asked to bring a gift basket, which attendees had a chance to win with their entry ticket. Several said they hoped to win the one from the chapter ... maybe the bottle of wine was a draw!
- ♦ **October 14**, the fall Senior Times Expo, Southridge Sports Complex, Kennewick, saw more than 600 attendees and 200 vendors at more than 100 tables. Left, Nancy Pochert, chapter member talks with a guest. Thank you Nancy, and Debbie Carlson and John Wetterling for your help!



Coming up in November:

- ♦ **November 14**, Tri-Cities Veterans Resource Expo & Stand Down, Southridge Sports & Events Complex, Kennewick, 9 a.m. to 3 p.m. Free!*
- ♦ **November 15**, Tri-Cities Wine Festival, 7 to 10 p.m., Three Rivers Convention Center. The chapter is again scheduled to staff the coat check. Donations go to NARFE Alzheimer's Research.*

**The chapter will have a NARFE table/information.*

Volunteers needed. Please contact me if you can help, have questions or need more information. Thanks!

Other reminders:

- ♦ The 2025 solicitation period for the Combined Federal Campaign started October 1 and ends December 31. More information is at: www.cfc@opm.gov. (This is a shorter solicitation period than in past years. OPM, which oversees the CFC, is evaluating making changes to the program, including discontinuing it after this year.)
- ♦ The 2026 NARFE-FEEA scholarship program application period is expected to open in November. The application deadline is Friday, March 13, 2026, 11:59 p.m., ET. High school seniors related to NARFE members and planning to attend college in 2026 are eligible to apply. More information at: www.feea.org/our-programs/scholarships/.



Contacting our Federal Legislators

The Honorable Dan Newhouse, 4th Congressional Dist. U.S. House of Representatives

Phone: 202.225.5816; Fax: 202.225.3251

<https://www.newhouse.house.gov>

3100 George Washington Way #130, Richland, WA 99354

Phone: 509.713.7374; Fax: 509.713.7377

The Honorable Patty Murray, U.S. Senate

Phone: 202.224.2621; Fax: 202.224.0238

<http://www.murray.senate.gov/email/index.cfm>

825 Jadwin Ave., Suite 160K, Richland WA 99352

Phone: 509.453.7462

The Honorable Maria Cantwell, U.S. Senate

Phone: 202.224.3441; Fax: 202.228.0514

<https://www.cantwell.senate.gov/contact/email>

825 Jadwin Ave., Suites 206, Richland WA 99352

Phone: 509.946.8106; Fax: 509.946.6937

- ♦ On October 10, FEEA announced its government shutdown \$150 grant application was open “for affected feds to help pay for essentials.” More details are at: <https://feea.org/shutdown/>, including a separate link for NARFE members.

Legislative/NARFE-PAC – Mary Binder

A government “shutdown” was still a reality as this newsletter was finalized. NARFE's advocacy staff has compiled much helpful information, including answers to frequently asked questions and links to other pertinent sites. It is posted on the NARFE website, www.narfe.org, updated as information changes, and is available to NARFE members and nonmembers. During these times, NARFE is seen as a “trusted source” for government shutdown-related information, so check the website and recommend it to others who may need or want shutdown information.

Staying connected with our elected officials remains as important as ever during these challenging times. Whether in person or in writing, letting them hear from their constituents is critical.

On October 2, I had an opportunity to talk with both Congressman Dan Newhouse (R-04) and his wife, Joan, at the annual “elected leaders reception” hosted by the Tri-City Regional Chamber of Commerce at The Reach Museum. (photo, right) These “meet and greet” events are important in developing and maintaining relationships with elected leaders and their staffs.



The third quarter PAC reports, covering July 1 through September 30, once again reflect STRONG PAC SUPPORT from within our 5-state region, which remains FIRST in “mean average” contributions, even though it has the fewest members of NARFE's 10 regions! **Thank you to all who contributed!** **Please know that contributions are still needed.**



Return Service Requested

NARFE

Washington Federation of Chapters
Tri-Cities Chapter 1192
2802 W. 40th Ave.
Kennewick, WA 99337-2666

TO:

2026 COLA Updates

NARFE website, www.narfe.org,
Federal Benefits Institute,
COLA update at dropdown tab.

Treasurer – Liz Bowers

The chapter's finances remain steady. At the October chapter meeting, I reported our Gesa accounts again totaled more than \$21,000.

It is budget preparation time! I will be going over the draft 2026 chapter budget with the chapter board at its November 10 meeting, and provide an update at the chapter's December 3 meeting.



Membership Chairman – Johanna Caylor

As of October 19, we had **485** members – **219**/chapter; **266**/national-only in the chapter area. This is an increase of one since my last report.

Welcome to 3 new members: Elizabeth (Beth) Dunigan; Suzanne (Sue) Mayo; Julieanne Yamauchi. We hope to see you soon at a chapter meeting.

Life Members: NARFE will no longer bill its "life members" for their chapter dues. It will be up to the chapters to collect these dues and notify NARFE when they are paid. Currently, the chapter has 18 life members. These members can expect a call regarding procedures for paying the chapter dues.

Dues Withholding: I am proud to report we have more than 100 members on dues withholding! A 2026 goal for me is to increase this number by at least 5. It is the most reasonable choice – only \$4.33 per month from a member's annuity. So, \$51.96 vs. \$58.00 annually, and no bill!



NARFE Fall Membership Drive, ends December 31. See page 61, November NARFE Magazine.

Please contact me if you are having membership issues!

Contact info: Email: annahojx2@gmail.com.
Ph: 509.375.0739. I am here to help!

CALLER COORDINATOR REMINDERS!

* For members on our monthly meeting call list, please, please, PLEASE return voice messages from our callers so we can ensure you have been notified!

* Prefer a text message or email? Please, please, PLEASE let me know! I can make the change.

* No longer want to be called for meetings? Please, please, PLEASE let me know. I can make the change.

* Have feedback, ideas, suggestions? Let me know!



Contact info: Darleen Wall, (M) 509.308.2765;
Email: jdwall2@frontier.com.

Sunshine News – Faye Vlieger

(Since the September/October newsletter.)

Condolences to: the family of chapter member Nancy Schreckhise who passed; and to NARFE member Autie Bergman, Kelso/Longview Chapter 1070, and past federation training coordinator, on the passing of her husband.

Know someone needing a little "sunshine?" Call or email me: 509.961.1095; einvlieger@aol.com.



Alzheimer's Research Fund – Larry Williams

October 4, Walk to End Alzheimer's, John Dam Plaza, Richland. We had a 4-member team that raised \$500, and received another \$63 at the Walk. Thank you, Ed Revell for helping staff our table!



November 5, chapter "white elephant" fundraiser for Alzheimer's Research Fund. Need items! Bring cash/check.

November 15, Tri-Cities Wine Festival coat check. See page 3, this newsletter!

Webmaster – Larry Williams

Chapter news/updates on our chapter website, www.narfe1192.org. Questions? Please ask.

